

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MICHAEL J. PUSHINSKY
DEBORAH JOY PUSHINSKY
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:16-20367

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

December 23, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/04/2016 and confirmed on 4/8/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		160,688.99
Less Refunds to Debtor	7,705.99	
TOTAL AMOUNT OF PLAN FUND		152,983.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,500.00	
Trustee Fee	7,399.25	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		11,899.25

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA Acct: 7248	2,754.01	2,754.01	0.00	2,754.01
	PNC BANK NA Acct: 7248	17,157.15	17,157.15	0.00	17,157.15
	PNC BANK NA Acct: 7248	0.00	33,339.21	0.00	33,339.21
	WESTMORELAND COUNTY TAX CLAIM BI Acct: 0018	19,240.00	19,240.00	7,220.82	26,460.82
	ALLY FINANCIAL(*) Acct: 6610	21,947.50	21,947.50	2,368.74	24,316.24
	PNC BANK NA Acct: 0363	4,440.22	4,440.22	1,340.14	5,780.36
	US SMALL BUSINESS ADMINISTRATION (*) Acct: 3319	5,602.63	5,602.63	13,476.90	19,079.53
					128,887.32

Priority					
	ALBERT G REESE JR ESQ Acct:	0.00	0.00	0.00	0.00
	MICHAEL J. PUSHINSKY Acct:	2,312.00	2,312.00	0.00	0.00
	MICHAEL J. PUSHINSKY Acct:	5,393.99	5,393.99	0.00	0.00
	ALBERT G REESE JR ESQ Acct:	4,500.00	4,500.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 3319	8,432.20	8,432.20	0.00	8,432.20
	INTERNAL REVENUE SERVICE* Acct: 0308	0.00	0.00	0.00	0.00
	CREDITOR INFORMATION MISSING OR V. Acct:	0.00	0.00	0.00	0.00
	CLERK, U S BANKRUPTCY COURT Acct: XXXXXXXXX-GLT	0.00	0.00	0.00	0.00
					8,432.20

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	ALLY FINANCIAL(*) Acct: 6610	3,764.23	3,764.23	0.00	3,764.23
	US SMALL BUSINESS ADMINISTRATION (*) Acct: 3319	0.00	0.00	0.00	0.00
	PEOPLES NATURAL GAS CO LLC* Acct:	0.00	0.00	0.00	0.00
	PA DEPARTMENT OF REVENUE* Acct: 3319	0.00	0.00	0.00	0.00
	PA DEPARTMENT OF REVENUE* Acct: 3319	0.00	0.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 3319	0.00	0.00	0.00	0.00
	PENN TRAFFORD SD(PENN TWP) RE Acct: 6586	0.00	0.00	0.00	0.00
	PENN TOWNSHIP (R/E TAX)++ Acct: 4406	0.00	0.00	0.00	0.00
	PENN TRAFFORD SD(PENN TWP) RE Acct: 6604	0.00	0.00	0.00	0.00
	US SMALL BUSINESS ADMINISTRATION** Acct: 4006	0.00	0.00	0.00	0.00
	WOODLAND HILLS SCHOOL DISTRICT++ Acct: A270	0.00	0.00	0.00	0.00
	BRIAN M KILE ESQ Acct:	0.00	0.00	0.00	0.00
	KML LAW GROUP PC* Acct:	0.00	0.00	0.00	0.00
	AIS PORTFOLIO SERVICES (AMERICAN IN Acct:	0.00	0.00	0.00	0.00
					3,764.23

TOTAL PAID TO CREDITORS

141,083.75

TOTAL CLAIMED

PRIORITY 8,432.20

SECURED 71,141.51

UNSECURED 3,764.23

Date: 12/23/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

MICHAEL J. PUSHINSKY
DEBORAH JOY PUSHINSKY
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:16-20367

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Michael J. Pushinsky
Deborah Joy Pushinsky
Debtors

Case No. 16-20367-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 27, 2021

User: dbas
Form ID: pdf900

Page 1 of 2
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Michael J. Pushinsky, Deborah Joy Pushinsky, 220 Sunrise Drive, Irwin, PA 15642-8830
aty	+ Albert G. Reese, Jr., Law Office of Albert G. Reese, Jr., 640 Rodi Rd., 2nd Fl., Ste. 2, Pittsburgh, PA 15235-4512
cr	+ Ally Financial, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place, Pittsburgh, Pa 15222-5413
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5861
14203886	Bureau of Individual Taxes, Commonwealth of PA, PO Box 280432, Harrisburg, PA 17128-0432
14203890	+ Lawrence M. Wojcik, Jr., Penn Township Treasurer, 2001 Municipal Court, Harrison City, PA 15636-1349
14203891	+ Lawrence Wojcik, Penn Township Tax Collector, PO Box 456, Harrison City, PA 15636-0456
14174321	+ PNC Bank, PO Box 94983, Cleveland, OH 44101-4983
14200212	Radiance Capital Receivables Ten, LLC, c/o Brian M. Kile, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14268022	+ U.S. Small Business Administration, 200 W. Santa Ana Blvd., Ste 770, Santa Ana, CA 92701-7545
14203893	+ Westmoreland County Tax Claim Bureau, 40 N. Pennsylvania Ave, Suite 109, Greensburg, PA 15601-2341
14203894	+ Woodland Hills SD Tax Office, 2071 Ardmore Blvd, Pittsburgh, PA 15221-4644

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 28 2021 02:39:43	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14174320	Email/Text: ally@ebn.phinsolutions.com	Dec 28 2021 02:40:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
14203888	Email/Text: sbse.cio.bnc@mail@irs.gov	Dec 28 2021 02:40:00	Department of Treasury, Internal Revenue Service, Andover, MA 01810-9041
14203892	+ Email/Text: birminghamtops@sba.gov	Dec 28 2021 02:41:06	Small Business Administration, 801 Tom Martin Drive, Suite 120, Birmingham, AL 35211-6424

TOTAL: 4

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr		Radiance Capital Receivables Ten, LLC
14203887	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Department of Treasury, Internal Revenue Service, Cincinnati, OH 45999
14203889	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, Centralized Insolvency Operations, PO Box 21126, Philadelphia, PA 19114-0326

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

District/off: 0315-2

User: dbas

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Date Rcvd: Dec 27, 2021

Form ID: pdf900

Total Noticed: 16

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 23, 2021 at the address(es) listed below:

Name	Email Address
Albert G. Reese, Jr.	on behalf of Debtor Michael J. Pushinsky areese8897@aol.com agreese8897@gmail.com;r41196@notify.bestcase.com;agrlaw8897@gmail.com
Albert G. Reese, Jr.	on behalf of Plaintiff Deborah Joy Pushinsky areese8897@aol.com agreese8897@gmail.com;r41196@notify.bestcase.com;agrlaw8897@gmail.com
Albert G. Reese, Jr.	on behalf of Joint Debtor Deborah Joy Pushinsky areese8897@aol.com agreese8897@gmail.com;r41196@notify.bestcase.com;agrlaw8897@gmail.com
Albert G. Reese, Jr.	on behalf of Plaintiff Michael J. Pushinsky areese8897@aol.com agreese8897@gmail.com;r41196@notify.bestcase.com;agrlaw8897@gmail.com
Albert G. Reese, Jr.	on behalf of Attorney Albert G. Reese Jr. areese8897@aol.com, agreese8897@gmail.com;r41196@notify.bestcase.com;agrlaw8897@gmail.com
Brett A. Solomon	on behalf of Creditor Ally Financial brett@solomon-legal.com
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Brian M. Kile	on behalf of Creditor Radiance Capital Receivables Ten LLC bkile@grenenbirsic.com, mcupec@grenenbirsic.com;lstanger@grenenbirsic.com
Jill Locnikar	on behalf of Defendant U.S. Small Business Administration jill.locnikar@usdoj.gov patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov
Jillian Nolan Snider	on behalf of Creditor Ally Financial jsnider@fbtlaw.com agilbert@fbtlaw.com,agilbert@ecf.courtdrive.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 13